



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

60668

7590

06/01/2009

SAP / FINNEGAN, HENDERSON LLP
901 NEW YORK AVENUE, NW
WASHINGTON, DC 20001-4413

EXAMINER

KESACK, DANIEL

ART UNIT

PAPER NUMBER

3691

DATE MAILED: 06/01/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/019,544	05/09/2002	Peter Steffen Ebert	07781.0021-00	7477

TITLE OF INVENTION: APPARATUS AND METHODS OF VISUALIZING NUMERICAL BENCHMARKS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	09/01/2009

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax **(571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

06/68 7590 06/01/2009

SAP / FINNEGAN, HENDERSON LLP
901 NEW YORK AVENUE, NW
WASHINGTON, DC 20001-4413

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/019,544 05/09/2002

Peter Steffen Ebert

07781.0021-00

7477

TITLE OF INVENTION: APPARATUS AND METHODS OF VISUALIZING NUMERICAL BENCHMARKS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	09/01/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
KESACK, DANIEL	3691	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB-122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB-47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____ Date _____
Typed or printed name _____ Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/019,544	05/09/2002	Peter Steffen Ebert	07781.0021-00	7477
60668	7590	06/01/2009	EXAMINER	
SAP / FINNEGAN, HENDERSON LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413			KESACK, DANIEL	
			ART UNIT	PAPER NUMBER

3691

DATE MAILED: 06/01/2009

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1335 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1335 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability**Application No.**

10/019,544

Applicant(s)

EBERT, PETER STEFFEN

Examiner

Daniel Kesack

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to amendment filed in compliance on January 9, 2008 (originally filed September 4, 2008).
2. ☒ The allowed claim(s) is/are 1-7,21-33 and 40-46.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 9/17/02
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Aaron Capron on April 23, 2009.

The application has been amended as follows:

1. (Currently amended) A method for visualizing numerical benchmarks to interpret performance of a business, comprising:

sending, utilizing an electronic interface, a first electronic request to a data provider directly from a user, the request specifying a business;

sending, utilizing the electronic interface, a second electronic request to the data provider directly from a user, the request specifying an industry;

receiving, utilizing the electronic interface, information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

loading, utilizing a processor, the received information into a spreadsheet application; and

creating, utilizing the processor, a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being associated with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value.

2. (Currently amended) The method of claim 1, further comprising:

determining, utilizing the processor whether the business ratio value is between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the upper quartile value, based on the determination that the

business ratio value is between the lower quartile value and the upper quartile value.

3. (Currently amended) The method of claim 1, further comprising:

determining, utilizing the processor, whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

4. (Original) The method of claim 1, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

5. (Original) The method of claim 1, wherein the reference demarcation of the business ratio value includes using a first color to indicate performance of the business between the lower quartile value and the median value and using a second color to indicate performance of the business between the median value and the upper quartile value.

6. (Original) The method of claim 1, wherein reference demarcation of the business ratio value includes using a first shading to indicate performance of the business between the lower quartile value and the median value and using a second shading to indicate performance of the business between the median value and the upper quartile value.

7. (Original) The method of claim 1, wherein reference demarcation of the business ratio value includes using a minus sign to indicate performance of the business between the lower quartile value and the median value and using a plus sign to indicate performance of the business between the median value and the upper quartile value.

8-20. (Cancelled)

21. (Currently amended) An apparatus for visualizing numerical benchmarks, comprising:

- a memory having program instructions;
- a display screen; and
- a processor responsive to the program instructions to
 - send a first electronic request to a data provider directly from a user, the request specifying a business;
 - send a second electronic request to the data provider directly from a user, the request specifying an industry;
 - receive information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;
 - loading the received information into a spreadsheet application; and
 - create a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being ~~associate~~associated with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, the upper quartile value of the industry, and at

least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value.

22. (Original) The apparatus of claim 21, wherein the processor is further configured to:

determine whether the comparative value is between the lower value and the upper value; and

include in the display the lower value, the median value and the upper value, wherein the comparative value is positioned between the lower value and the upper value, based on the determination that the comparative value is between the lower value and the upper value.

23. (Original) The apparatus of claim 21, wherein the processor is further configured to:

determine whether the comparative value is outside a range between the lower value and the upper value; and

include in the display the lower value, the median value and the upper value, wherein the comparative value is located outside the range between the lower

value and the upper value based on the determination that the comparative value is at least one of less than the lower value and greater than the upper value.

24. (Original) The apparatus of claim 21, wherein the processor is further configured to use a first color to indicate performance between the lower value and the median value and use a second color to indicate performance of the business between the median value and the upper value.

25. (Original) The apparatus of claim 21, wherein the processor is further configured to use a first shading to indicate performance of the comparative value between the lower value and the median value and use a second shading to indicate performance of the comparative value between the median value and the upper value.

26. (Original) The apparatus of claim 21, wherein the processor is further configured to use a minus sign to indicate performance of the comparative value between the lower value and the median value and use a plus sign to indicate performance of the comparative value between the median value and the upper value.

27. (Currently amended) A computer-readable medium containing instructions for visualizing numerical benchmarks to interpret performance of a business, which, when executed by a processor, causes the processor to perform:
~~comprising:~~

 sending a first electronic request to a data provider directly from a user, the request specifying a business;

 sending a second electronic request to the data provider directly from a user, the request specifying an industry;

 receiving information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

 loading the received information into a spreadsheet application; and

 creating a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being ~~associate~~associated with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business

in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value.

28. (Original) The computer-readable medium of claim 27, further comprising:

determining whether the business ratio value is between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the upper quartile value, based on the determination that the business ratio value is between the lower quartile value and the upper quartile value.

29. (Original) The computer-readable medium of claim 27, further comprising:

determining whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

30. (Original) The computer-readable medium of claim 27, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

31. (Original) The computer-readable medium of claim 27, wherein the reference demarcation of the business ratio value includes using a first color to indicate performance of the business between the lower quartile value and the median value and using a second color to indicate performance of the business between the median value and the upper quartile value.

32. (Original) The computer-readable medium of claim 27, wherein reference demarcation of the business ratio value includes using a first shading to indicate performance of the business between the lower quartile value and the median value and using a second shading to indicate performance of the business between the median value and the upper quartile value.

33. (Original) The computer-readable medium of claim 27, wherein reference demarcation of the business ratio value includes using a minus sign to indicate performance of the business between the lower quartile value and the median value and using a plus sign to indicate performance of the business between the median value and the upper quartile value.

34-39. (Cancelled)

40. (Currently amended) A system for visualizing numerical benchmarks to interpret performance of a business, comprising:

hardware means for sending a first electronic request to a data provider directly from a user, the request specifying a business;

hardware means for sending a second electronic request to the data provider directly from a user, the request specifying an industry;

hardware means for receiving information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

hardware means for loading the received information into a spreadsheet application; and

hardware means for creating a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being ~~associate~~associated with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value.

41. (Currently amended) The system of claim 40, further comprising:

hardware means for determining whether the business ratio value is between the lower quartile value and the upper quartile value; and

hardware means for including in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the upper quartile value, based on the determination that the business ratio value is between the lower quartile value and the upper quartile value.

42. (Currently amended) The system of claim 40, further comprising:

hardware means for determining whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and

hardware means for including in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

43. (Original) The system of claim 40, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

44. (Original) The system of claim 40, wherein the reference demarcation of the business ratio value includes using a first color to indicate performance of the business between the lower quartile value and the median value and using a

second color to indicate performance of the business between the median value and the upper quartile value.

45. (Original) The system of claim 40, wherein reference demarcation of the business ratio value includes using a first shading to indicate performance of the business between the lower quartile value and the median value and using a second shading to indicate performance of the business between the median value and the upper quartile value.

46. (Original) The system of claim 40, wherein reference demarcation of the business ratio value includes using a minus sign to indicate performance of the business between the lower quartile value and the median value and using a plus sign to indicate performance of the business between the median value and the upper quartile value.

47-52. (Cancelled)

2. The following is an examiner's statement of reasons for allowance: Examiner's amendment overcomes proposed rejections under 35 U.S.C. 101. Applicant's arguments, filed June 25, 2008 are persuasive, and the claims are allowable over the

prior art for the reasons argued by Applicant, in relation to the newly added claim limitations (see arguments filed 6/25/08, pages 16-17).

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel Kesack whose telephone number is (571)272-5882. The examiner can normally be reached on M-F, 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted,

Daniel Kesack
April 23, 2009
/D. K./
Examiner, Art Unit 3691

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691